ADVERTISEMENTS.

LIFE ASSURANCE.

THE BRITISH MUTUAL LIFE ASSURANCE SOCIETY, 17, New Bridge-street, Blackfriars, embracing every proposals of any description involving the contingency of human life.

Premiums to Assure 100l. payable at death, with Profits.

Age next Birthday.	Annually.	Half-yearly.	Quarterly.
	£ s. d.	£ s. d.	£ s. d.
30	2 1 6	1 1 3	0 10 11
35	2 6 10	1 4 0	0 12 6
40	2 14 9	1 8 1	0 14 4

The Public are invited to examine for themselves the advantages gained for assurers by the plan on which policies are granted by this office.

The policies are indisputable except in cases of palpable fraud.

Peculiar advantages, by introduction of the loan clauses, are afforded to respectable and active parties who would undertake the agency in places where no agent has yet been appointed.—Apply if for an agency, with references and full particulars, to

CHARLES JAMES THICKE, Secretary.

17, New Bridge-street, Blackfriars.

PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 6, New Coventry-street, Leicester-square, London; 14, Blackburn's-walk, Dublin; and 19, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL 200,000l.

This Company assures diseased as well as healthy lives for sums of from 5l. to 5,000l.

The annual income is nearly 4,000l.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING-CLASSES.

BRANCH OFFICE—6, EXETER 'CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo-bridge), STRAND.

Open every Evening from 6 till Eight o'clock.

Subscription for securing payments of 5l. and up to 20l. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of 5l. at death.

Healthy persons whose age on becoming subscribers shall be—

From 10 to 35 years, to pay One Penny per Week.
" 35 to 45 " " Twopence "
" 45 to 60 " " Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from 5l. to 20l. can be attended to unless addressed to Mr. JOHN MOLYNEUX, 2, Exeter 'Change, Wellington-street North, Strand.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 500,000l.

TRUSTEES.

Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sheriff Hutton Park.
Robt. Bowman, Esq., York.

BANKERS.—Messrs. Swann, Church, and Co., York.

ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE. Whole Life Premiums.	A FEMALE. Whole Life Premiums.	Age next birthday.	A MALE. Whole Life Premiums.	A FEMALE. Whole Life Premiums.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
16	1 7 6	1 8 4	46	3 11 6	3 3 3
18	1 9 1	1 7 6	50	4 1 9	3 13 3
18	1 11 3	1 8 10	52	4 11 6	4 6 6
20	1 14 4	1 11 6	55	5 4 9	4 14 0
25	1 17 9	1 13 5	60	6 6 6	5 18 6
30	2 0 3	1 16 3	65	7 6 0	6 9 6
35	2 5 6	1 18 9	68	8 4 6	7 10 8
40	2 11 6	2 2 0	70	9 2 10	8 9 7
45	3 18 6	2 8 6	72	11 16 9	11 2 6
50	3 18 6	3 18 0	75		13 1 9
60	3 6 1	3 17 5	80		15 15 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l., payable on his decease, for an annual payment of 23l. 16s.; and a lady of the same age can secure the same sum, for an annual payment of 19l. 17s. 9d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company on the most moderate terms.

Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to

Mr. RICH. WOOD, Solicitor, 13, John street, Bedford-row, Agent for London.

SPECIAL NOTICE TO INTENDING ASSURERS.

INTENDING LIFE ASSURERS ARE RESPECTFULLY INVITED TO COMPARE THE PRINCIPLES, RATES, AND WHOLE PROVISIONS OF THE

SCOTTISH PROVIDENT INSTITU-TION WITH THOSE OF ANY EXISTING COMPANY.

In this Society the whole profits are divisible among the policy-holders, who are at the same time exempt from personal liability. It claims superiority, however, over other mutual offices in the following particulars:—

1. Premiums at early and middle ages about a fourth lower. See specimens below.*

2. A more accurate adjustment of the rates of premium to the several ages.

3. A principle in the division of the surplus more safe, equitable, and favourable to good lives.

4. Exemption from entry money.

All policies indisputable unless obtained by fraud.

* Annual Premiums for 100l. with Whole Profits.

Age 20	25	30	35	40	45	50	55
£1 15 5	1 18 6	2 2 6	2 7 10	2 14 2	3 2 8	4 1 7	5 1 11

* Annual Premiums for 100l., with Whole Profits, payable for 21 years only.

Age 20	25	30	35	40	45	50
£2 7 10	2 10 8	2 14 6	3 19 8	3 6 4	3 14 8	4 7 8

Forms of proposal, prospectus containing full Tables, copies of the Twelfth Annual Report, and every information, will be forwarded gratis on application at the London office, 13, Moorgate-street.

GEORGE GRANT, Agent and Secretary for London.

* Since the institution of the Society in 1837, upwards of 4,000 policies have been issued, covering Assurances amounting to upwards of Two Millions and a Quarter.

BRITISH ASSURANCE COMPANY, 5, KING-STREET, CHEAPSIDE.

Chairman.—SYDNEY SMIRKE, Esq., R.A.

The rates for both Fire and Life Assurances are so low as can with safety be taken. The premiums for Life Assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.

JOHN REDDIE, Manager.

THE LIVERPOOL and LONDON FIRE and LIFE INSURANCE COMPANY.

Established 1836.

8 and 10, Water-street, Liverpool; and 26 and 27, Poultry, London.

Capital, Two Millions Sterling. Reserved Fire Is. 200,000l.

Liability of proprietors unlimited.

CHRISTMAS POLICIES should be renewed within fifteen days after the 25th December; the Renewal Receipts are in the hands of the Agents.

FIRE INSURANCE: at home and abroad on liberal terms, and no charge for new policies.

LIFE INSURANCE in all its branches.

LIFE POLICIES when taken out under Table No. 2, have FIXED BONUSES GUARANTEED TO THEM, not contingent on Profits, without any Liability of Partnership to the Assured, and at moderate Premiums.

Prospectuses, and all information, may be had on application.

BENJAMIN HENDERSON, Resident Secretary.
SWINTON BOULT, Secretary to the Company.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London. Established in 1782.

TRUSTEES AND DIRECTORS.

SIR ROBERT HARRY INGLIS, Bart., M.P.

Decimus Burton, Esq.	James Horne, Esq.
Chapman Edward Cowper, Esq.	John Doerton Nugent, Esq.
William Cotton, Esq.	J. Masterman Rees, M.P.
William Davis, Esq.	John Petty Muspratt, Esq.
George Arthur Fuller, Esq.	Richard Price, Esq.
Emanuel Goodhart, Esq.	George Stanley Repton, Esq.
James A. Gordon, Esq.	Benjamin Shaw, Esq.
Henry Grace, Esq.	Charles Hampden Turner, Esq.
Joseph Orgen Harris, Esq.	Matthew Whiting, Esq.
Kirkman Daniel Hodgson, Esq.	Thomas Wilson, Esq.
Thomas Hodgson, Esq.	

ASSISTANT DIRECTOR—Thomas Richter, Esq.

AUDITORS.

John Davis, Esq. John Hodgson, Esq.

SECRETARIES.

Wilmer Harris, Esq. George William Lovell, Esq.

ARCHITECT AND SURVEYOR—John Shaw, Esq.

SOLICITORS.—Messrs. Lewis and Bosanquet, Angel-court.

Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.

Persons insuring with the PHŒNIX COMPANY are not liable to make good the losses of others, so is the case in some offices.

Insurances with this Company expiring at Christmas must be renewed within fifteen days, or they will become Void.

Receipts are now ready at the principal offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 3, Royal Exchange buildings.—Established 1806. Policy-holders' Capital, 1,194,658l. Annual Income, 130,000l. Bonuses declared, 743,000l. Claims paid since the establishment of the Office, 2,401,484l.

PRESIDENT.—The Right Honourable EARL GREY.

DIRECTORS.

The Rev. JAMES SHERMAN, Chairman.
HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman.

Henry B. Alexander, Esq.	William Cotter, Esq.
George Dacre, Esq.	Apsley Pellatt, Esq.
William Judd, Esq.	George Round, Esq.
Sir Richard D. King, Bart.	Frederick Squire, Esq.
The Hon. Arthur Kinnaird.	William Henry Stone, Esq.
Thomas Masham, Esq.	Capt. William John Williams.

J. A. Beaumont, Esq. Managing Director.

PHYSICIAN.—John Maclean, M.D., F.R.S., 39, Upper Montague-street, Montague-square.

Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.	£ s. d.
1804	2,000	79 10 10 extinguished	1,389 2 0
1811	1,000	33 19 2 ditto	231 17 6
1818	1,000	34 16 10 ditto	114 18 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£.	£ s. d.	£ s. d.
821	1807	500	993 18 1	1,493 18 1
1174	1810	1,000	1,166 5 6	2,166 5 6
2288	1820	5,000	3,338 17 8	8,338 17 8

PELICAN LIFE INSURANCE COM-PANY, established in 1797, for Granting Assurances on Lives and Survivorships.—Offices, 70, Lombard-street, City, and 57, Charing-cross, Westminster.

DIRECTORS.

Robert Gurney Barclay, Esq.	Kirkman D. Hodgson, Esq.
William Cotton, Esq., F.R.S.	Thomas Hodgson, Esq.
William Davis, Esq.	Henry L. Holland, Esq.
Richard Fuller, Esq.	J. Petty Muspratt, Esq.
Jas. A. Gordon, M.D., F.R.S.	C. Hampden Turner, Esq., F.R.S.
Henry Grace, Esq.	Matthew Whiting, Esq.

AUDITORS.

Emanuel Goodhart, Esq. John Davis, Esq.
John Hagyard, D.C.L.

BONUS.

NOTICE.—FOUR-FIFTHS of the Net Profits realised by the Company from Insurances effected upon the Participating Scale of Premiums allotted, agreeably to the conditions of the Policies, every Seven Years, commencing from the 3rd of July, 1840.

The following is the specimen of the Bonuses declared at the first septennial investigation up to the 2nd July, 1847:—

Age when Assured	Sum Assured.	Premiums Paid. Number.	Amount.	Bonus added.	Per centage on Premiums paid.
	£.		£ s. d.	£ s. d.	£ s. d.
18	2,000	8	215 0 0	104 14 9	58 6 6
25	5,000	7	775 16 8	347 13 4	44 16 3
35	2,000	6	431 17 8	183 18 0	42 11 8
45	2,000	6	464 0 0	179 6 7	37 9 10

Annual Premium required for the Assurance of £100 for the whole term of life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
18	1 11 0	1 18 0	40	2 19 10	3 6 3
25	1 13 10	1 18 3	50	4 0 9	4 10 7
30	2 4 0	2 10 4	60	6 1 6	6 7 4

ROBERT TUCKER, Secretary.

IMPERIAL LIFE INSURANCE COMPANY, 1, OLD BROAD-STREET, LONDON.

CHAIRMAN.—JOHN G. PHILLIMORE, Esq., D.C.L.

DEPUTY-CHAIRMAN.—THOMAS NEWMAN HUNT, Esq.

A New Scale of Premiums on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 50 years.

Four-fifths, or 80 per cent. of the profits, are assigned to policies every fifth year; and may be applied to increase the sum insured; to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.

One-third of the premium on Insurances of 500l. and upwards, for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience; by which means 1,000l. may be insured for the present outlay otherwise required for 1,500l.

LOANS.—The Directors will lend sums of 1,000l. and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.

SECURITY.—Those who effect Insurances with this Company are protected by its large subscribed capital from the risk incurred by members of Mutual Societies.

INSURANCES without participation in profits may be effected at reduced rates.

SAMUEL INGALL, Actuary.

* Policies effected before the 31st January, 1852, will have Five Years' Bonus assigned to them from the Profits to be declared in 1856.

TO BUILDERS, CARPENTERS, CABINETMAKERS, UPHOLSTERERS, UNDERTAKERS, AND OTHERS.

THOMAS KITT begs to inform the above trades that he continues to supply, at the lowest prices, all kinds of BAIZES and CLOTHS, suitable for churches, chapels, doors, tables, curtains, &c.; also billiard, backgammon, card-table, and desk cloths, in single and double widths, to suit the trade. He also begs to add, that having for many years made this branch of his business his particular study, he is enabled to meet the wants of the trade in regard to widths, colours, and prices; much time and trouble, therefore, would be saved by first applying at his Wholesale and Retail Woollen Warehouse, 38, Cloth Fair, West Smithfield, where he has been established more than twenty years. Prepaid letters carefully attended.

ADDITIONAL FIRE-ESCAPE STATION.—On Saturday last, a new Fire-escape Station was commenced by the Royal Society for the Protection of Life from Fire, opposite to Cumberland-gate, and corner of Oxford-street. A fire-escape, attended by a well-trained conductor, may be found there at all hours of the night, from 6 o'clock p.m. to 7 a.m. This is the Society's thirty-first station in London, and we learn that the original cost attending it is borne entirely by Mr. A. B. Hope; its continued support being undertaken by the Society's subscribers of the district.

TO ARCHITECTS, BUILDERS, &c.

ALL descriptions of TERRA COTTA, CEMENT, and PLASTER CASTINGS, executed in a first-rate manner, on reasonable terms, by J. HERBERT and SON, Modellers, &c., 43, Porter-street, Drury-lane. A splendid assortment of Corinthian, Ionic, and other Capitals; Cornice Flowers, Balusters, Trusses, &c.; Elizabethan and other Chimney Shafts.

TERRA COTTA AND SCAGLIOLA manufactured by J. M. BLASHFIELD, Mill Wall, Isle of Dogs.—Vases, tazzas, friezes, capitals, coats of arms, chimney shafts, trusses, flower pots, and all ornamental work required to stand heat and frost without cracking or changing colour, may be had at nearly the same cost as casting in cement.

Terra Cotta is more durable than iron, granite, marble, or stone, and may be made of black, red, and light cream colours of every shade. It can be more undercut and delicately wrought than either stone or marble, and architects can have their own designs modelled and fired in this material (without re-molding and the chance of copying) from from the hands of the artist.

NOTICE.—DIURNAL REFLECTORS, by means of which gas may be dispensed with during the day, and natural light diffused in such places where it is obstructed from bad construction. The inventor is prepared to fit up his patent reflectors on trial at the mere cost of one or two shillings, if not approved of. All demands for prospectuses or orders should be forwarded by post to the patentee's sole agent in England, H. CRAPPER, Fore-street, Cripplegate, Patent Agent, 11, Crescent-street, Covent-garden—Dublin Agent, John J. LYONS, Architect, D, Westland-row, Dublin.

IRON HURDLES.—Great Reduction.—

For Sheep, 6 ft. long, 3 ft. above ground, five bars, 4s. 6d. each.
For Cattle ditto 5 ft. 3 in. ditto 5s. 9d. each.
Strained Wire Fence, 3 ft. 6 in. ditto, six wires, standards, 6 ft. apart ..... 1s. 1d. per yard.
Ditto with Extra strong Standards ..... 1s. 3d. per yard.

Wove wire netting for excluding hares, rabbits, poultry, &c., of various widths 1d. per square foot and upwards; wrought and cast-iron palisading, gates, and ornamental garden fences, of every variety. Oat and bean bruisers, with iron frame and hopper, bruise beans and ingrinding flour, 4l. 4s., small sizes, 2l. 10s. of best construction, metallic framing, and fly-wheel, with two knives, to cut sixteen bushels per hour, 4l. 4s. each. Garden or stable pumps, 6s. Wrought-iron wheelbarrows, 25s.

STEPHENSON and PRILL, 61, Gracechurch-street, City; and at the Manufactory, 17, New Park-street, Southwark.

TO ARCHITECTS, BUILDERS, AND BRICK-MAKERS.

PUMPS of Superior CONSTRUCTION, bored perfectly true by improved machinery, in various plain and ornamental patterns for Conservatories, Squares, Market Places, Roads, Gardens, and for Liquid Manure. BRICK-MAKERS' PUMPS, in Wrought and Cast Iron. HYDRAULIC LIFT PUMPS, and ENGINES for Wells of any depth. SINGLE and DOUBLE PUMPS up to twelve-inch bore. Kept for Hire.

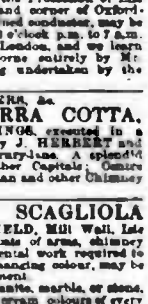
BENJ. FOWLER (late of 68, Dean-street), removed to the new Factory, Whitefriars-street, Fleet-street.

TO BUILDERS AND PLUMBERS.

The attention of the Trade is called to

JOHN WARNER & SONS' PATENT VIBRATING STANDARD PUMP,

which is recommended for the simplicity of its construction, and the ease with which it works.

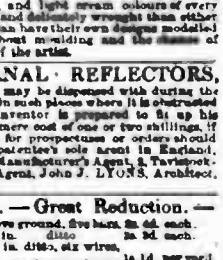


By the introduction of the vibrating standard, the cumbrous carriage and expensive slings and guides are unnecessary, rendering the price considerably less than pumps made on the old plan.

Beer and Water Engines for raising fluids from a depth not exceeding 30 feet; also, Garden Engines constructed on the same principle.

JOHN WARNER & SONS,
6, Crescent, Jewin-street, London,
Manufacturers and Patentees.

CHURCH and TURRET BELLS cast to any weight, and tuned. Ship, plantation, hour, sheep, cup, and clock bells of any size.



MUSICAL HAND BELLS

Tuned to the chromatic scale, with improved clappers, and pegged on a new and secure system, which gives a superior tone and facility for ringing.

Memorial Brasses, Pulpit Lights, and Brackets, &c.

Old Bells recast or taken in exchange.

J. WARNER AND SONS,
BELL FOUNDERS,
ENGINEERS, &c.

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